

# STUDENT BUDGET

The activities in this section explore the topic of back-to-school budgeting. The activities present basic information about the costs involved in college/university education as well as opportunities to analyze and practise budgeting strategies for back-to-school expenses.

The *Student Budget* section includes three sets of activities:

***Martin Goes to University***

***Back-to-School Shopping***

***Back-to-School Budget***

You can select activities to teach based on the needs and interest of the learners in your class. The activities can be used individually and need not be used in the sequence in which they are presented. You may also add your own activities where appropriate. Suggestions and ideas for extending or complementing the specific activities are included in the teaching notes.

You can complement the activities in this section with online activities at *English for Financial Literacy > Online Activities > CLB 1–2*.

The activities in this section relate to the following theme in *LINC 1–5 Curriculum Guidelines*:

- ***Education***

## LEARNING OUTCOMES

The sample learning outcomes below can help you plan a lesson or series of lessons about financing post-secondary education. The outcomes are intended to guide you in defining areas of content and contexts for the language instruction. The financial literacy outcomes can help you determine the aspects of financial literacy to include in your instruction in order to facilitate learners' understanding, knowledge and competence. The language outcomes can guide you in selecting and designing language activities at CLB 1–2 that support financial literacy.

The activities included in this section are intended to support the outcomes below.

### SAMPLE FINANCIAL LITERACY OUTCOMES

#### Understanding and knowledge

- Understand costs, needs and wants
- Understand consequences of financial decisions (e.g., spending)
- Recognize how a budgeting tool can facilitate making sound financial decisions

#### Application

- Research information about various back-to-school costs in order to budget
- Compare costs of various school supplies and clothing
- Use a calculating tool to predict results of financial planning/decisions
- Identify a budgeting/planning tool suitable for own purposes

### SAMPLE LANGUAGE AND NUMERACY OUTCOMES

- Demonstrate comprehension of the gist and factual details in a story about budgeting
- Ask for and provide information about costs and prices of various school supplies
- Identify factual details and implied meanings in a short story about the student's wants and needs
- Demonstrate understanding of diagrams, tables and graphs (budgeting and calculating tools)

When planning a lesson or series of lessons, you can use the listed outcomes as they are or develop your own based on the needs and interests of the learners in your class. For ideas and strategies for conducting a needs assessment, see the *Instructor Guide*.

## BACKGROUND INFORMATION AND KEY LANGUAGE ELEMENTS

You can use the background information to familiarize yourself with the key concepts related to financing post-secondary education that are presented in the learner activities in this section. For sources of more information on this topic or related classroom resources, please see the *Useful Websites* section.

The sidebar below lists major language elements that you may want to introduce or review to support the thematic content of the activities.

### Student Budget

Managing money, which includes creating and maintaining a budget, is a core financial literacy skill. However, instructing adult learners on budgeting basics for their personal finances may seem intrusive or inappropriate. The student budgeting activities that follow illustrate the concept of budgeting without demanding information from learners about their personal finances. It provides a more neutral context through a story about a student attending a post-secondary institution, and a story about a family's back-to-school budget for younger students.

### Costs of University

The cost of a university or college education is a combination of tuition fees, books and other educational supplies as well as living expenses. Basic student tuition fees vary greatly depending on the type of institution and the program or faculty. Usually, university tuition fees are higher than those of colleges and trade schools.

A student attending a trade school, college or university full-time today will pay between \$2,500 and \$8,000—or more—per year in tuition alone. Full-time students in Canada paid \$14,500 on average to cover a year of post-secondary expenses in 2003–2004.

### Back-to-School Budget

The cost of sending elementary and secondary students to school at the start of the new school year can pose financial challenges for families. Children may be strongly influenced by back-to-school advertising and parents may feel pressured to buy more than the basics. This time of year provides an opportunity to introduce a key budgeting concept to children: distinguishing between needs and wants. Many samples of budget worksheets and templates for back-to-school shopping are available online, as well as suggestions for parents for involving children in family budgeting.

#### Key vocabulary

tuition fees  
income  
expenses  
costs  
budget  
afford  
savings  
earnings  
calculate  
calculator  
add, subtract, multiply, divide  
student loan  
needs  
wants

#### Possible grammar structures

simple present  
verbs *need* and *want*  
singular and plural forms of verbs with prices (*is, are, costs, cost*)

#### Numeracy skills

understanding income and expenses in a simple budget  
  
basic calculations for income and expenses: addition, subtraction



## BACK-TO-SCHOOL SHOPPING

### Objective(s) and CLB level


The objective of this series of activities is to explore the topic of back-to-school shopping for children along with some budgeting strategies. The activities provide practice in vocabulary use, listening, speaking and reading. These activities are generally appropriate for learners at CLB 2.


### Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Identify costs, needs and wants in a back-to-school budget
- Identify a budgeting/planning tool suitable for own purposes

### Corresponding CLB competencies

 CLB 2: Understand the purpose and some basic details in very simple, short texts ...

 CLB 1, 2: Get information from very short, simple common formatted texts (CLB 1); get information from simple formatted texts (CLB 2).

 CLB 1, 2: Copy ... words and short phrases ... to complete short tasks.

 CLB 2: Answer simple questions to describe a personal situation.

### Procedures

**A and B.** This activity introduces the vocabulary related to back-to-school shopping. You can elicit some items from learners before presenting a shopping list. Learners can work in pairs and create their own list for Part B. have them estimate the costs of particular items and discuss where and when they would shop to get the best deals.

**C.** This reading further presents the vocabulary and concept of needs vs. wants. Learners can prepare a list that a typical student needs for school; you can also bring a sample list provided by a school. Many schools provide grade-appropriate lists at the end of the school year.

**D, E and F.** This text introduces the concept of a budget. There are many ways to make a budget or spending plan. A budget can start with the amount of money you can afford or wish to spend, and then amounts can be allotted for individual purchases. This is a logical way for shoppers with limited incomes to plan a shopping trip. Learners may have their own preferred approach. You could compare different approaches and discuss the advantages and disadvantages of each.

Note: Forgetting to include sales tax in the estimate can easily cause shoppers to go over budget. For the worksheet activities, tell learners that all amounts include sales tax; to practice calculating percentages, ask learners to calculate and add in the applicable retail sales tax.

**Beyond the classroom:** Learners can create a budgeting/spending tool for their own use.

## BACK-TO-SCHOOL SHOPPING

A. Here is a list of back-to-school items. Check (✓) the items you see in the pictures.

### BACK-TO-SCHOOL SHOPPING LIST

#### School supplies

- lunch box ✓
- water bottle
- pencil crayons
- pen
- scissors
- glue
- notebook
- ruler
- pencil sharpener
- backpack



#### Clothing

- running shoes
- shorts
- T-shirts
- 2 pairs of pants
- socks



B. Make your list of things to buy before school. Do you know how much these things cost? Write an estimated price next to each item on the list.

**C. Read the text about back-to-school shopping. Write answers to the questions.**



September is back-to-school time for many families in Canada. Families with children often go shopping before school starts. Sometimes, the children need items for school. Maybe they need school supplies—such as pencils and notebooks, backpacks and lunch bags. Maybe they need to buy new shoes and clothes because the children are growing fast. Some children need shorts and T-shirts for sports or gym class. Other children need school uniforms—special clothes to wear to school. September is a busy and expensive month for many families.

1. When is back-to-school time in Canada?

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2. What do families with children often do before school starts?

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4. What are four kinds of school supplies in the story?

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5. Why do children need new clothes and shoes?

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6. Why is September an expensive month for many families?

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#### D. Read the text.

Back-to-school shopping a good time for parents to teach children how to make and follow a budget.

A budget is a plan. To make a budget, you can follow these steps. First, decide what you will buy and make a shopping list. Next, plan how much money you want to spend. You can check prices at stores, in flyers or on the Internet. Write the budget amounts on the worksheet and calculate the total. Then, go shopping with your worksheet. Every time you buy something, write the paid amount on the worksheet. Compare the budget amounts to the paid amounts.

Children can help plan which items to buy. They can learn about prices. They can also learn how to save money. They can help make a list like this one:

BACK-TO-SCHOOL SHOPPING		
SCHOOL SUPPLIES	BUDGET	PAID
backpack and lunch bag	\$25	
crayons and markers	\$ 8	
6 notebooks	\$ 9	
calculator	\$12	
CLOTHES	BUDGET	PAID
2 pairs of running shoes	\$70	
2 T-shirts and 2 pairs of gym shorts	\$30	
2 pairs of pants	\$40	
4 shirts	\$60	
6 pairs of socks	\$10	
TOTAL	\$264	

**E. Copy the sentences in the correct order.**

Step 1 \_\_\_\_\_

Step 2 \_\_\_\_\_

Step 3 \_\_\_\_\_

Step 4 \_\_\_\_\_

Step 5 \_\_\_\_\_

Step 6 \_\_\_\_\_

Write the amounts you want to spend on the worksheet.

Plan how much money you want to spend.

Go shopping.

Decide what you will buy and make a shopping list.

Check prices in flyers, at stores or on the Internet.

Write the price you paid in the store on the worksheet.

**F. Interview your partner about making a budget and shopping. Write sentences about things he/she does and doesn't do.**

**Example:**     *Gina checks prices in flyers.*

*Gina doesn't make a shopping budget.*



## BACK-TO-SCHOOL BUDGET

### Objective(s) and CLB level

The objective of this series of activities is to explore the topic of back-to-school shopping for children along with some budgeting strategies. The activities provide practice in vocabulary use, listening, speaking and reading. These activities are generally appropriate for learners at CLB 2.

### Targeted financial literacy outcomes

The activities in this section and the activity ideas in the teaching notes will help learners achieve the following financial literacy outcomes:

- Identify costs, needs and wants in a back-to-school budget
- Identify a budgeting/planning tool suitable for own purposes

### Corresponding CLB competencies

🔗 CLB 1, 2: Understand simple information about familiar, concrete topics.

🗣️ CLB 1,2: Ask for basic personal information.

🗣️ CLB 1,2: Give personal information to a supportive listener (CLB 2) in response to questions (CLB 1).

📖 CLB 1,2: Get information from short, simple formatted texts.

📖 CLB 2: Understand the purpose and some basic details in very simple, short texts ...

✂️ CLB 1,2: Copy ... words and short phrases ... to complete short tasks.

### Procedures

**A and B.** The reading introduces the topic of needs vs. wants. Elicit examples from learners' everyday life; then ask them to complete the table in Part B.

**C.** This reading has two parts; you can have learners read both of them and complete the tables. Alternatively, you can ask learners to work in pairs where each of them reads out their text while their partner completes the table with information. Compare the lists in the tables as a class.

**D.** This is a grammar practice exercise you can use within this topic. Explain/review the grammar point and have learners complete the exercise. You can also review partitives as well as words for amounts and containers.

### Answers:

1. This backpack costs/cost \$39.99.
2. Two boxes of markers is/are \$11.64.
3. A pair of running shoes cost/costs \$67.99.
4. A package of 10 notebooks is/are \$8.00.
5. Shoes is/are on sale for half price.
6. Large scissors costs/cost \$19.99
7. The small box of crayons costs/cost more the large box.
8. Jeans for girls is/are \$29.99.
9. These backpacks costs/cost \$39.99 each.
10. How much is/are this pair of shorts?

**E.** This information gap activity is designed to provide practice in asking about and saying the prices of various items. Review question formation and monitor learners' pronunciation during the task.

**F and G.** Learners use the worksheet, first checking off the items they hear, then listening again to write the paid amounts. Before they write the amounts, remind learners that some calculations may be necessary. For example, suppose they buy two backpacks for \$19.00 each. Learners can write \$19 two times on the worksheet, or quickly calculate and write the total for backpacks: \$38.

**🔊 Transcript:**

The family goes back-to-school shopping. First they shop for school supplies. A package with 10 notebooks is \$6.79. A pair of scissors is \$3.87, and glue sticks are \$2.29 for a package of 3. A box of 10 markers is \$4.45. Two backpacks are \$19.00 each, and a lunch bag for Lisa costs \$13.56.

Next, they shop for clothes. Gym shorts for Lisa and Jason are \$11.99 each. They buy one pair for Lisa and two pairs for Jason. Two t-shirts are a total of \$15.34. They buy two T-shirts for Lisa and two for Jason. Two pairs of pants for Jason cost \$12.87 for one pair, and \$17.90 for the other. For Lisa, new shoes are \$24.44.

**H.** Explain what under budget, over budget and on budget mean. Demonstrate using your own example or elicit one or more from learners. Ask learners if they stick to a budget when shopping, and why or why not. Ask learners to perform calculations and draw conclusions. Based on the prices from the information gap activity, the family is under budget, because they spent less than the budget amount. However, they didn't buy a calculator or a third pair of pants for Jason, so they may go over budget if they purchase these items.

**I.** Learners who have been in Canada for some time and have experience with similar purchases could work in small groups with the blank budget worksheets (no prices) and discuss and estimate the prices of the back-to-school items. You could also collect store flyers advertising back-to-school items (usually available in August) to help learners find the best prices for them.

## BACK-TO-SCHOOL BUDGET

### A. Read the story.

Amina and Joseph have two children. Their son, Jason, is nine years old. He is in grade three in September. Their daughter, Lisa, is six years old. She's in grade one in September.



The children need some school supplies and some clothes. The family needs to go back-to-school shopping. Joseph and Amina don't want to spend a lot of money. First, they plan a budget with the children. They plan to buy items the children do not have. They plan to buy items the children **need**. They don't plan to buy everything the children **want**.

**B. Talk with a partner. Write back-to-school items that children usually need. Write back-to-school items that children may want.**

Need	Want

**C. Read the stories. Complete the charts for Lisa and Jason.**



Lisa loves school and is excited about grade one. She wants many new things—new clothes, new shoes, new notebooks and crayons. She **wants** new everything.

Her parents ask, “Lisa, what do you **need** for school?”

She has pencils, crayons, scissors and markers. She doesn’t need a calculator in grade one. Her clothes are okay for school. But her running shoes are too small. She doesn’t have a backpack. She doesn’t have a lunch bag. She doesn’t have shorts or a T-shirt for gym class. She doesn’t have notebooks.

Lisa wants . . .	Lisa needs . . .	Lisa doesn’t need . . .
new clothes new shoes	new shoes	new clothes



Jason starts grade three in September. Jason likes school, and he wants to buy many new things. He wants new running shoes like his friend has. He wants a new backpack. He wants a new lunchbox with a superhero on it. He wants new pencils, crayons, scissors and markers. He **wants** new everything.

His parents ask, “Jason, what do you **need** for school?”

Jason’s running shoes are three weeks old. He doesn’t need new shoes right now. The zipper on his old backpack is broken. He has a nice lunch bag from grade two. He has a lot of pencils and crayons from last year. He doesn’t have notebooks or markers. He doesn’t have scissors or glue. He needs a calculator for grade three. He is also growing fast, and his pants are too small. His shorts and his T-shirt for gym class are too small, too.

Jason wants . . .	Jason needs . . .	Jason doesn’t need . . .
running shoes	new pants	running shoes

**Compare your answers with a partner. Which items will Lisa and Jason’s parents write on their shopping lists?**

**D. Read the grammar explanation. Circle the correct form of the verb.**

**GRAMMAR: SINGULAR OR PLURAL?**

**SINGULAR SUBJECT: USE *IS* OR *COSTS***

**PLURAL SUBJECT: USE *ARE* OR *COST***

One package of pencils **is** \$3.14.

Ten packages **are** \$31.40.

A notebook **costs** \$1.75.

Ten notebooks **cost** \$6.79.

A box of markers **costs** \$4.45.

Ten markers **cost** \$4.45.

A pair of shoes **is** \$87.99

Shoes **are** expensive.

Note: We say: *pants, shorts* and *scissors* are (plural)

*a pair of pants, a pair of shorts, or a pair of scissors* is (singular)

1. This backpack costs/cost \$39.99.
2. Two boxes of markers is/are \$11.64.
3. A pair of running shoes cost/costs \$67.99.
4. A package of 10 notebooks is/are \$8.00.
5. Shoes is/are on sale for half price.
6. Large scissors costs/cost \$19.99.
7. The small box of crayons costs/cost more than the large box.
8. Jeans for girls is/are \$29.99.
9. These backpacks costs/cost \$39.99 each.
10. How much is/are this pair of shorts?

### E. STUDENT A

Work with a partner. Ask and answer questions about the missing prices on your worksheet. Write the prices under BUDGET.

Partner A: *How much are pencils?*

Partner B: *\$4.99 a package*

Partner B: *How much is a backpack?*

Partner A: *\$24.00*

BACK-TO-SCHOOL SHOPPING WORKSHEET	
SCHOOL SUPPLIES	BUDGET
6 notebooks	\$10
1 package of 12 markers	\$ 8
3 glue sticks	
1 pair of scissors	\$ 5
2 backpacks	
1 lunch bag	\$ 7
1 calculator	
CLOTHES	BUDGET
1 pair of running shoes for Lisa	
2 pairs of gym shorts for Jason	\$24
2 T-shirts for gym for Jason	
3 pairs of pants for Jason	\$55
1 pair of shorts for Lisa	
2 T-shirts for gym for Lisa	\$ 9
TOTAL	

### E. STUDENT B

Work with a partner. Ask and answer questions about the missing prices on your worksheet. Write the prices under BUDGET.

Partner A: *How much are pencils?*

Partner B: *\$4.99 a package.*

Partner B: *How much is a backpack?*

Partner A: *\$24.00*

BACK-TO-SCHOOL SHOPPING WORKSHEET	
SCHOOL SUPPLIES	BUDGET
6 notebooks	
1 package of 10 markers	
3 glue sticks	\$ 3
1 pair of scissors	
2 backpacks	\$50
1 lunch bag	
1 calculator	\$12
CLOTHES	BUDGET
1 pair of running shoes for Lisa	\$35
2 pairs of gym shorts for Jason	
2 T-shirts for gym for Jason	\$18
3 pairs of pants for Jason	
1 pair of shorts for Lisa	\$12
2 T-shirts for gym for Lisa	
TOTAL	

F. 🎧 Listen to the story about Joseph and Amina's shopping trip. Check off the items they buy.

G. 🎧 Listen to the story again. Write the prices you hear under PAID.

BACK-TO-SCHOOL SHOPPING WORKSHEET		
SCHOOL SUPPLIES	BUDGET	PAID
6 notebooks	\$10	
1 package of 10 markers	\$8	
3 glue sticks	\$3	
1 pair of scissors	\$5	
2 backpacks	\$50	
1 lunch bag	\$7	
1 calculator	\$12	
CLOTHES	BUDGET	PAID
1 pair of running shoes for Lisa	\$35	
2 pairs of gym shorts for Jason	\$24	
2 T-shirts for gym for Jason	\$18	
3 pairs of pants for Jason	\$55	
1 pair of shorts for Lisa	\$12	
1 T-shirt for gym for Lisa	\$9	
<b>TOTAL</b>		

H. Calculate the total BUDGET and PAID amounts. Are Joseph and Amina over *budget*, under *budget* or on *budget*?

I. Prepare a back-to-school shopping worksheet. Check prices for the items. Write budget amounts. How much will you spend?

BACK-TO-SCHOOL SHOPPING WORKSHEET	
SCHOOL SUPPLIES	BUDGET
CLOTHES	BUDGET
<b>TOTAL</b>	